

15584



NOTICE OF DATA BREACH

August 20, 2019

«Name1»
«Current_Address»
«City», «State» «Zip»

RE: Your Personal Information

Dear «Salutation»,

We are writing to inform you of an e-mail related security incident affecting certain of your personal information.

Market Street Trust Company values our relationship with you highly, and we appreciate the trust that you have placed in us. To maintain that trust, we hold ourselves to the highest standards of integrity and honesty. These are components of our core values and the foundation of who we are. These core values are always important, but never more so than when an event like this incident occurs.

Market Street Trust Company has built its business on going above and beyond for its clients, and this incident is no exception. We are providing all affected clients of Market Street Trust Company with triple-bureau credit monitoring for two years initially, and then on an ongoing basis thereafter. We are also providing you with concierge level assistance to address privacy concerns and remediation of any privacy or identity issues you may have. The attached instruction sheet will provide you with important information regarding these services, as well as information on steps that can be helpful in reducing the potential risk of identity theft.

We sincerely apologize for any concern this incident may have caused you. Rest assured that we will remain vigilant and the security of your information will continue to be one of our greatest concerns.

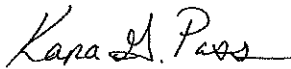
<Name1>

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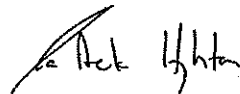
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If you have questions, please contact Kara G. Pass, Market Street's President and Chief Executive Officer, at (607) 936-5130. You may also contact Market Street's board chairman, James D. Houghton, at (617) 416-9806. We welcome your call and look forward to speaking with you directly.

Respectfully,



Kara G. Pass
President & CEO



James D. Houghton
Board Chairman

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WHAT WE ARE DOING

Rest assured that once the issue was discovered, we immediately took steps to address it. Working with an outside forensics firm, we reacted swiftly to this incident and have no reason to believe that our systems are otherwise currently at risk. Nonetheless, the matter remains under investigation. In order to prevent any further unauthorized access, we have taken several precautionary measures, such as changed passwords and modified internal e-mail settings and controls.

WHAT YOU CAN DO

You may wish to take some or all of the below actions to help reduce your risk of identity theft.

- Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.
- You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

1-800-349-9960

<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

1-888-397-3742

<https://www.experian.com/freeze/center.html>

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TransUnion Security Freeze

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- Social Security Number;
- Date of birth;
- If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
- Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
- Social Security Card, pay stub, or W2;
- If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

- Remain vigilant, especially over the next 12 months, and review your bank accounts, credit card bills and free credit reports for unauthorized activity. Promptly report any suspected identity theft to your local law enforcement agency, the U.S. Federal Trade Commission, the State Attorney General, your financial institution, and to the Fraud Alert phone line of a consumer reporting agency. Telephone numbers for the three national reporting agencies are:

Equifax

1-800-525-6285
P.O. Box 740256
Atlanta, GA 30374
www.equifax.com

Experian

1-888-397-3742
P.O. Box 4500
Allen, TX 75013
www.experian.com

TransUnion

1-800-680-7289
2 Baldwin Place
P.O. Box 1000
Chester, PA 19016
www.transunion.com

- Periodically obtain credit reports from each nationwide credit reporting agency and have information relating to fraudulent transactions deleted. Information relating to our offer of free credit monitoring for a period of two years follows below.
- Place a fraud alert on your credit file by contacting any of the three credit reporting agencies listed above. A fraud alert temporarily, for a period of 90 days, requires potential creditors to take additional steps to verify your identity before issuing credit in your name.
- Request and carefully review your free annual consumer credit report by visiting www.annualcreditreport.com or by calling 1-877-322-8228.
- You can also contact the Federal Trade Commission to obtain information about preventing identity theft and, specifically, setting up fraud alerts and security freezes. The contact information for the Federal Trade Commission is as follows:

Federal Trade Commission

600 Pennsylvania Avenue, NW
Washington, D.C. 20580
1-877-382-4357
www.ftc.gov

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OTHER IMPORTANT INFORMATION

As a result of this incident, and to help protect your identity, we would like to offer you a complimentary two-year membership of Experian's® IdentityWorksSM. This product provides you with superior services pertaining to identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: **November 30, 2019**. (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll:
<https://www.experianidworks.com/3bcredit>.
- Provide your activation code: «Experian_Code»
- Provide the engagement number: DB14053.

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by November 30, 2019. Be prepared to provide engagement number DB14053 as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is not required for enrollment in Experian IdentityWorks.

You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- Experian credit report at signup: See what information is associated with your credit file. Daily credit reports are available for online members only.¹
- Credit Monitoring: Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- Identity Restoration: Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- Experian IdentityWorks ExtendCARETM: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- Up to \$1 Million Identity Theft Insurance²: Provides coverage for certain costs and unauthorized electronic fund transfers.

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

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If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877-980-9332. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for two years from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

CONCIERGE FAMILY CYBER AND PRIVACY SERVICES

Market Street Trust Company is also providing you with the services of Global Institutional Solutions, LLC, a firm specializing in privacy and cyber risk mitigation and identity theft remediation. This concierge level service is available to you on an ongoing basis. You will have a privacy and identity theft specialist to answer any questions you may have regarding privacy protection, and to assist you with steps to protect your financial information, credit files and identity information. If you should experience any instance of identity theft or fraud, your personal privacy and identity theft specialist will provide case managed complete remediation of your identity. This service is available to you and your family. To access this service, please contact Market Street Trust Company's Vice President of Client Services, Toby McNeill, at (607) 936-5100.

FOR MORE INFORMATION

If you have questions, please contact us at 1-800-962-6876. Our mailing address is 2 International Drive, Suite 301, Portsmouth, New Hampshire 03801.

We understand the high level of trust that you place in us when you choose to do business with us and, accordingly, maintaining the privacy of your information is a matter that we take very seriously.

Again, we sincerely apologize for any inconvenience this incident may have caused you.